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AMENDMENTS TO THE CLAIMS

- 1. (ORIGINAL) A transaction authorisation system comprising:
 a user interface unit capable of accepting a transaction authorisation; and,
 a utility meter provided at a location having an associated location identifier unique to the location,
 wherein the utility meter is arranged to communicate with the user interface unit, to obtain a transaction authorisation, and to transmit an authorisation request based on the transaction authorisation and location identifier to obtain authorisation of the transaction.
- 2. (ORIGINAL) A transaction authorisation system according to claim 1, further comprising a communication unit arranged to communicate with an authorisation authority, wherein the utility meter is arranged to submit the authorisation request to the communication unit for communication to the authorisation authority to obtain authorisation of the transaction.
- (ORIGINAL) A transaction authorisation system according to claim 2, in which the utility meter is arranged to submit utility usage data to the communication unit.
- 4. (CURRENTLY AMENDED) A transaction authorisation system according to claim 2, wherein the utility meter provided at the location is a first utility meter, and further comprising a further second utility meter provided at the location, wherein said further second utility meter is arranged to submit utility usage data to the communication unit.
- 5. (CURRENTLY AMENDED) A transaction unit according to claim 4, in which said further second utility meter is arranged to submit the utility usage data to said <u>first</u> utility meter for submission to the communication unit.

- (CURRENTLY AMENDED) A transaction authorisation system according to claim 4, in which said further second meter is a gas or water meter.
- (ORIGINAL) A transaction authorisation system according to claim 1, in which the utility meter is an electricity meter.
- 8. (ORIGINAL) A transaction authorisation system according to claim 3, in which the communication unit is arranged to communicate utility usage data to a utility supplier.
- (ORIGINAL) A transaction authorisation system according to claim 3, in which the communication unit communicates with one or more utility suppliers via a central control system.
- 10. (ORIGINAL) A transaction authorisation system according to claim 2, in which the authorisation authority comprises a central control system, wherein the central control system processes received authorisation requests and submits the requests to appropriate banking authorities for fulfilment.
- 11. (ORIGINAL) A transaction authorisation system according to claim 2, in which the communication unit is a modern.
- 12. (ORIGINAL) A transaction authorisation system according to claim 2, in which the user interface unit is the communication unit.
- 13. (ORIGINAL) A transaction authorisation system according to claim 12, wherein the user interface unit is a telephone.

- 14. (ORIGINAL) A transaction authorisation system according to claim 4, in which the user interface unit and the utility meter communicate with each other via RF signals.
- 15. (ORIGINAL) A transaction authorisation system according to claim 4, in which the communication unit and the utility meter communicate with each other via RF signals.
- 16. (ORIGINAL) A transaction authorisation system according to claim 6, in which the further utility meter communicates via RF signals.
- 17. (ORIGINAL) A transaction authorisation system according to claim 2, in which the user interface unit includes a card reader device, wherein the card reader device is arranged to read data from a card to be charged for the transaction, the user interface unit processing the data read from the card to form at least a part of a transaction authorisation.
- 18. (ORIGINAL) A transaction authorisation system according to claim 3, in which the user interface unit includes a keyboard, wherein the user interface unit is arranged to accept data entered via the keyboard to form at least a part of a transaction authorisation.
- 19. (ORIGINAL) A transaction authorisation system according to claim 3, in which the utility meter includes a memory for storing a user's banking data, wherein the user interface unit is arranged to accept an input from the user authorising use of at least part of the banking data, the utility meter then using the at least part of the banking data to form at least a part of a transaction authorisation.
- 20. (ORIGINAL) A transaction authorisation system according to claim 3, in which the user interface unit includes a display, wherein the user interface unit is arranged to display on request utility usage data from the utility meter.

- 21. (ORIGINAL) A transaction authorisation system according to claim 3, in which the user interface unit is connectable to a computer, wherein the user interface unit, when connected to a computer, is operative to make necessary transaction authorisation requests in response to electronic transactions initiated on the computer.
- 22. (ORIGINAL) A transaction authorisation system according to claim 3, in which the transaction is a financial transaction.
- 23. (ORIGINAL) A transaction authorisation system according to claim 3, in which the user interface device is remote from the utility meter.
- 24. (ORIGINAL) A transaction authorisation system according to claim 4, further comprising a digital cellular transceiver arranged to communicate with the utility meter for transmitting data to, and receiving data, from a remote source.
- 25. (ORIGINAL) A transaction authorisation system according to claim 24, in which the transceiver is the communication unit.
- 26. (ORIGINAL) A transaction authorisation system according to claim 24, further comprising a switching unit controllable by the utility meter for switching one or more appliances on or off, wherein when the utility meter receives a signal via the transceiver indicating the availability of cheap-rate energy it is arranged to control the switching unit to switch appliances on.
- 27. (ORIGINAL) A transaction authorisation system according to claim 3, in which the transaction authorisation comprises data relating to a transaction and an authorisation to complete the transaction.

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- 28. (CURRENTLY AMENDED) A method of authorizing a transaction comprising the steps of:
 - a. providing a user interface unit at a location;
 - b. providing a utility meter at the location, the utility meter having an associated location identifier uniquely identifying the location;
 - c. accepting a transaction authorisation request via the user interface unit;
 - d. communicating the transaction request from the user interface unit to the utility meter; and
 - e. transmitting <u>a</u> message generated in dependence on the transaction authorisation request and location identifier from the utility meter to <u>an authorization provider</u> to obtain authorisation of the transaction.

29-34.(CANCELED)

- 35. (PREVIOUSLY PRESENTED) A credit/charge card transaction authorisation system for transactions where the cardholder is at a location remote from the vendor, the system comprising:
 - a user interface unit capable of accepting transaction data, the transaction data including credit/charge card data identifying a credit/charge card to be charged for the transaction; and
 - b. a utility meter provided at the location of the cardholder and having an associated location identifier uniquely identifying the location,

wherein the utility meter is arranged to communicate with the user interface unit, to obtain the transaction data, and to transmit an authorisation request including the transaction data and the location identifier to obtain authorisation of the transaction.

- 36. (PREVIOUSLY PRESENTED) A credit/charge card transaction authorization system according to claim 30, wherein the transaction data includes a transaction identifier for identifying the transaction to enable payment of the vendor upon authorisation of the transaction.
- 37. (PREVIOUSLY PRESENTED) A credit/charge card transaction authorisation system for transactions where the cardholder is at a location remote from the vendor, the system comprising:
 - a user interface unit capable of accepting transaction data including credit/charge
 card data identifying a credit/charge card to be charged for the transaction; and,
 - b. a utility meter provided at the location of the cardholder and having an associated location identifier uniquely identifying the location,

wherein the utility meter is arranged to communicate with the user interface unit, to obtain the transaction data, and to transmit an authorisation request including the transaction data and the location identifier to an authorisation authority, the authorisation authority being arranged to process the authorisation request and, upon successful authorization, charge the credit/charge card as a card present type transaction.